

LAKELAND FINANCIAL CORP

Form 4

October 26, 2004

**FORM 4****UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

OMB APPROVAL

OMB  
Number: 3235-0287  
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2005  
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if no longer  
subject to  
Section 16.  
Form 4 or  
Form 5  
obligations  
may continue.  
See Instruction  
1(b).**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF  
SECURITIES**Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
STEININGER DONALD B2. Issuer Name and Ticker or Trading  
Symbol  
LAKELAND FINANCIAL CORP  
[LKFN]5. Relationship of Reporting Person(s) to  
Issuer

(Check all applicable)

(Last) (First) (Middle)

6914 WOODCROFT

(Street)

3. Date of Earliest Transaction  
(Month/Day/Year)  
10/26/2004☒ Director ☐ 10% Owner  
☐ Officer (give title below) ☐ Other (specify below)

FORT WAYNE, IN 46804

(City) (State) (Zip)

4. If Amendment, Date Original  
Filed(Month/Day/Year)6. Individual or Joint/Group Filing(Check  
Applicable Line)  
☒ Form filed by One Reporting Person  
☐ Form filed by More than One Reporting  
Person**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(D)	Price

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

**Persons who respond to the collection of  
information contained in this form are not  
required to respond unless the form  
displays a currently valid OMB control  
number.**SEC 1474  
(9-02)**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned  
(e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security	2. Conversion or Exercise	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any	4. Transaction Code	5. Number of	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)
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(Instr. 3)	Price of Derivative Security	(Month/Day/Year)	(Instr. 8)	Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)								
					Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Options (Right to buy)	\$ 14.25								06/12/2006	06/12/2011	Common Stock	1,000
Stock Options (Right to buy)	\$ 34.37								12/09/2008	12/09/2013	Common Stock	500
Phantom Stock	\$ 0								07/10/2003	07/10/2013	Common Stock	252.5
Phantom Stock	\$ 0								10/27/2003	10/27/2013	Common Stock	1
Phantom Stock	\$ 0								01/16/2004	01/16/2014	Common Stock	252.5
Phantom Stock	\$ 0								01/26/2004	01/26/2014	Common Stock	1
Phantom Stock	\$ 0								04/28/2004	04/28/2014	Common Stock	3
Phantom Stock	\$ 0								07/14/2004	07/14/2014	Common Stock	281
Phantom Stock	\$ 0								07/26/2004	07/26/2014	Common Stock	4
Phantom Stock	\$ 0 <sup>(1)</sup>	10/26/2004	A	5					10/26/2004 <sup>(2)</sup>	10/26/2014 <sup>(3)</sup>	Common Stock	5

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
STEININGER DONALD B 6914 WOODCROFT FORT WAYNE, IN 46804	X			

## Signatures

Teresa A. Bartman,  
Attorney-in-Fact

10/26/2004

\_\_Signature of Reporting Person

Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
  - \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Each phantom stock unit exercises into 1 share of Common Stock.
  - (2) Phantom stock is exercisable after the directors' retirement as a Board member.
  - (3) Phantom shares expire after the directors' retirement as a Board member.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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